

# EXHIBIT 3

Their response should include the steps they took, or will take, to address your complaint.

Companies generally respond in 15 days. In some cases, the company will let you know their response is in progress and provide a final response in 60 days.

## ✓ Company responded

**STATUS**

Company responded on 7/17/2018

**RESPONSE TYPE**

Closed with explanation

### Company's Response

Medicredit has received the complaint filed by Marta Stinson and has conducted a thorough investigation. Please see our findings below. The account mentioned in the consumer's complaint, ending in -1493, was placed with our office on October 13, 2017, with Marta Stinson listed as the guarantor. On October 14, 2017 a notice was mailed to the address provided by the consumer to our client at the time of service. On February 23, 2018, Medicredit was able to successfully contact Marta Stinson and she requested no further calls or letters from our office, but did not indicate any dispute regarding proper guarantor. On May 8, 2018 the patient, Jessica Stinson, contacted Medicredit to raise the concern of proper guarantor. On May 11, 2018 the account was corrected and Marta Stinson's information was removed. Subsequently, Medicredit submitted a deletion request to the credit reporting agencies (CRAs) on that same day. Additionally, Marta Stinson, has two open and active accounts placed with Medicredit. Account number ending in -2473 was placed with our office on March 27, 2017, by our client, The Frist Clinic, Inc. There is a current balance showing of \$373.53. To date, the consumer's account has not been submitted to the credit reporting agencies (CRAs). Account number ending in -8014 was placed with our office on July 22, 2017 by our client, Centennial Medical Center. There is a current balance showing of \$169.25. To date, the consumer's account has not been submitted to the credit reporting agencies (CRAs). In an attempt to answer any additional questions regarding the validity of the debts currently active with Medicredit, we have attached, to this complaint, a copy of the itemized bills, signed consent and the insurance card provided by the consumer at the time of service.

**ATTACHMENTS**

[stinson\\_attachments.pdf \(689.8 KB\)](#)